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SENATOR LANDIS: Yes. Thank you. Yes. To the extent that financial institutions with which you're doing business have a relationship with you, they will be sending you an initial option...

SENATOR JANSSEN: Um-hum.

SENATOR LANDIS: ...conspicuously written. Then they're going to send you an annual one and, should you alter your relationship with them, let's say add an account or whatever, and you revised the situation, then they'll send you one when you revise the relationship. In all three cases, you'll receive a notice and you'll be free to act. In the case of financial information, you're going to have to opt out and say don't share this information. With respect to medical information, you'll have the choice to opt in and allow them to exchange information.

SENATOR JANSSEN: All right. There are a lot of...Senator Landis, there are a lot of, as you're aware, a lot of these small mutual companies throughout the state of Nebraska and in a meeting we had a couple weeks ago they were talking about this new regulation through the federal government and I told them at that time to check with the Department of Insurance and see if the type of letter they were sending to their...to their policyholders would have been the right one. And I think there was one company, one mutual company, that had already started a form letter that they were sending out to there. So as long as those...as long as those policyholders are notified of what is happening, whether it's by a special letter or if it comes out with their annual premium notice, as long as they are notified what they can do. Yes, (inaudible).

SENATOR LANDIS: One of the things that occurs in the bill is a model notice telling a company what they could send to a consumer that would conform to the law. Now, they don't have to follow it. Whatever they do has to be conspicuous...

SENATOR CUDABACK: One minute.